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Federal Emergency
Management Agency
Washington, D. C. 20472

Questions and Answers

National Flood Insurance Program

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Q&A

FEM 1.2:

Questions and Answers
on
The National Flood Insurance Program

This pamphlet is intended to acquaint the public with the National Flood Insurance Program. Despite the highly technical nature of the program, there has been a deliberate effort to avoid the use of technical terms wherever possible. This pamphlet is designed for readers who do not need a detailed history of the Program or refined technical or legal explanations, but need to have a basic understanding of flood insurance and the answers to some frequently asked questions. Additionally:

For Insurance Questions, call local insurance agents or Toll-Free 800-638-6620.

For Reporting Claims for flood losses (agents only), call Toll-Free 800-638-6580. Policyholders should report losses to their agents.

For Insurance Questions or Reporting Claims from:
Maryland, call Toll-Free 800-492-6605
District of Columbia or Northern Virginia, call 897-5900
Alaska, Hawaii, Puerto Rico, and U.S. Virgin Islands, call Toll-Free 800-638-6831.

For Program Information, such as community eligibility, call Toll-Free 800-424-8872. In Alaska, Hawaii, Puerto Rico and U.S. Virgin Islands call Toll-Free 800-424-9080.

For General Information, write:
Federal Insurance Administration
Federal Emergency Management Agency
1725 Eye Street, N.W.
Washington, D.C. 20472

For submitting policy applications, notice of loss, premium payments, etc. write:
The National Flood Insurance Program
P.O. Box 34294
Bethesda, Maryland 20034

For map requests, form supplies and other administrative matters write:
The National Flood Insurance Program
P.O. Box 34604
Bethesda, Maryland 20034

BACKGROUND

1. Q. What is the National Flood Insurance Program?

A. It is a Federal program enabling property owners to buy flood insurance at a reasonable cost. In return communities carry out local flood plain management measures to protect lives and new construction from future flooding.

2. Q. How was the Program created and who administers it?

A. Congress established the Program with the National Flood Insurance Act of 1968. Broadened and modified since then, the Program is administered by the Federal Insurance Administration within the Federal Emergency Management Agency (FEMA).

3. Q. Why did Congress create the flood insurance program?

A. For decades, the national response to flood disasters was generally limited to building flood control works (dams, levees, seawalls, etc.) and providing disaster relief to flood victims. To compound the problem, the public could not buy flood coverage from insurance companies, and building techniques to reduce flood damage to new construction were often overlooked. In the face of mounting flood losses, Congress created the National Flood Insurance Program in order to reduce annual flood losses through more careful planning and to provide property owners with affordable flood protection.

4. Q. Why is the Program important for property owners? For taxpayers?

A. For a reasonable cost, people owning or buying property in the flood plains can now insure against flood losses. With more careful local management of the flood plains, new construction, if permitted by local governments, will better withstand flooding. As a result, taxpayers will be called upon fewer times to provide costly relief for flood disasters. It is estimated that by the year 2000 the flood insurance program will save the American taxpayer and flood victims $1.7 billion a year.

STRUCTURE

5. Q. How is the program structured?

A. A community qualifies for the Program in two separate phases—the Emergency and Regular "Programs."

During the initial, Emergency phase, limited amounts of flood insurance become available to local property owners. A community's efforts to reduce flood losses are general, in many cases guided only by preliminary flood data. The map FEMA provides the community at this stage is

called a Flood Hazard Boundary Map and it outlines the flood-prone areas within the community. Subsidized rates are charged for all structures regardless of their flood risk.

Under the Regular Program, the full limits of flood insurance coverage become available locally. The premiums charged for new construction vary according to its exposure to flood damage. A structure's exposure is based upon the elevation at its lowest floor above or below the "Base Flood Elevation" (See No. 27). The community's flood plain management efforts become more comprehensive: new buildings are elevated or flood-proofed above certain flood levels. These levels are derived from FEMA's detailed on-site engineering survey in the community. The community is issued a detailed map called a Flood Insurance Rate Map which shows flood elevations and risk zones used for insurance purposes.

6. Q. How does a community qualify for the National Flood Insurance Program?

A. A community may apply for the Emergency Program by adopting preliminary flood plain management measures (See No. 48). After FEMA completes a detailed on-site survey to determine flood levels, the community can qualify for the Regular Program by adopting and administering more comprehensive flood plain construction measures (See No. 49).

To determine whether a community is eligible for the Emergency or Regular Program, call FEMA toll-free at 800-424-8872.

7. Q. What help is available to a community that wants to join or continue its participation in the Program?

A. A community may contact the appropriate FEMA Regional Office or the Federal Insurance Administration (FIA) in Washington, D.C. for program information, application forms, sample flood plain ordinances, etc. A list of Regional Office addresses can be found at the end of this pamphlet.

8. Q. What is a State Coordinating Agency?

A. Each Governor has designated an agency of State Government to coordinate that State's flood insurance program activities. These agencies assist communities in defining and adopting the Program's required flood plain management measures. The agencies are listed at the end of this pamphlet.

9. Q. How can people find out if they are eligible for flood insurance?

A. By checking with their community officials, local insurance agents or FEMA. The FEMA toll-free number is 800-424-8872. FEMA's Insurance Servicing Contractor may also be consulted toll-free at 800-638-6620.

BENEFITS

10. Q. What insurance benefits are available under the Program?

A. The following chart sets forth the Program's available limits of coverage as well as appropriate premium rates under the Program:

FEDERAL EMERGENCY MANAGEMENT AGENCY
FEDERAL INSURANCE ADMINISTRATION
NATIONAL FLOOD INSURANCE PROGRAM

	Emergency Program			Regular Program		
	Total Amount Available (First Layer)[1]	Subsidized Rate per $100 of Coverage	Second Layer	Actuarial Rate Per $100 Coverage Based on Risk	Total Amount Available 1st and 2nd Layers[2]	Maximum Required
Residential Single Family	$ 35,000	$.25	150,000	Rate Varies With Risk	185,000	70,000
Other Residential	100,000	.25	150,000	Rate Varies With Risk	250,000	200,000
Contents, All Residential	10,000	.35	50,000	Rate Varies With Risk	60,000	20,000
Small Business	100,000	.40	150,000	Rate Varies With Risk	250,000	200,000
Contents, Small Business	100,000	.75	200,000	Rate Varies With Risk	300,000	200,000
Other Nonresidential	100,000	.40	100,000	Rate Varies With Risk	200,000	200,000
Contents, Other Nonresidential	100,000	.75	100,000	Rate Varies With Risk	200,000	200,000

Limits required under Section 102(a)(b) of Act of 1973

Notes:

(1) Only the first layer of coverage is available under the Emergency Program. Slightly higher limits of coverage are available for purchase

under the Emergency Program in Hawaii, Alaska, the U.S. Virgin Islands, and Guam.

(2) a. Full coverage is available under the Regular Program for all structures in the community.
b. New construction and substantial improvements are charged actuarial rates for all coverage.
c. All existing structures are charged actuarial rates for the second layer of coverage and property owners have the option of paying either the subsidized or actuarial rate for the first layer, whichever is lower.

11. Q. Who may purchase a flood insurance policy?

A. Any owner of property (a building or its contents) located in a community approved for the sale of flood insurance. Under the Program, tenants in eligible communities may also insure their personal property against flood loss.

12. Q. How does one buy flood insurance?

A. After a community qualifies for the sale of flood insurance, a policy may be bought from any property insurance agent or broker licensed to do business in the state where the property is located.

INSURANCE

13. Q. Is there a minimum premium for flood insurance policies?

A. Yes. $25.

14. Q. How much flood insurance can be bought for the minimum premium?

A. Under the Emergency Program, the minimum premium could provide up to $10,000 of coverage for a home or up to $7,142.86 of contents coverage, or some combination of the two. In low risk areas identified under the Regular Program, the minimum premium could provide substantially more coverage.

15. Q. Does the flood insurance program apply a deductible to losses and, if so, how much is it?

A. Yes, $200. This deductible is applied separately to a building and its contents, although both may be damaged in the same flood.

16. Q. Does insurance under the Program provide coverage at replacement cost?

A. Yes, but only for single-family dwellings and only for those which are insured for 80 percent of the structure's replacement cost at the time of loss or are insured to the maximum amount of insurance required ($35,000 in an Emergency Program community or $70,000 in a Regular Program community). In Regular Program communities, up to $185,000 coverage is *available,* but since

$70,000 is the maximum *required* to be purchased, replacement cost coverage is available to anyone who purchases coverage up to the latter amount ($70,000). In all other cases, adjustments will be based on the actual cash value of the home at the time of loss. In no case will the adjustment of a loss exceed the limits of coverage purchased. (See answer to question No. 10 for limitations on amounts available for purchase.)

17. Q. What types of property can be insured against flood loss?

A. Buildings and their contents only. Almost every type of walled and roofed building that is principally above ground can be insured. This would include a mobile home on a foundation. Also eligible are the contents of a fully enclosed building.

18. Q. What kinds of property are not insurable under the Program?

A. Gas and liquid storage tanks, wharves, piers, bulkheads, growing crops, shrubbery, land, livestock, roads, motor vehicles, etc.

19. Q. What types of losses are covered?

A. All direct losses by "flood" are covered. "Flood" is defined in the policy as a general and temporary condition of partial or complete inundation of normally dry land areas, from overflow of inland or tidal waters, or from the unusual and rapid accumulation or runoff of surface waters from any source, or from mudflows. Mudflow is a river, or flow, of "liquid mud" down a hillside. Also covered are losses resulting from land collapse (erosion) caused by water activity exceeding established levels. The flood policy will not cover damage caused by a loss in progress.

20. Q. What is a "loss in progress"?

A. A "loss in progress" is a situation where flood damage to a structure or its contents had started prior to inception of the policy.

21. Q. How does one file a claim for flood loss?

A. A policyholder reports the flood loss immediately to his insurance agent who in turn notifies the Program's servicing agent. An adjustor is then assigned to the case. The toll-free number for reporting flood claims is 800-638-6580.

22. Q. Are losses from water seepage, sewer back-up or hydrostatic pressure covered?

A. Only when directly caused by a general condition of flooding.

23. Q. Can condominiums be insured?

A. Yes. A condominium unit which is a traditional townhouse or rowhouse is considered for flood insurance purposes as a single-family dwelling and the individual units may be separately insured.

When the condominium unit is situated in other types of residential condominium structures, flood insurance on the insurable interest of the condominium owners' association should be purchased through a general property flood insurance policy. Also, individual condominium units in these other types of residential condominium structures may be treated as single-family dwellings and unit owners may purchase insurance for their units.

MAPPING

24. Q. Why does FEMA publish maps showing a community's flood-prone areas?

A. The law requires FEMA to notify every flood-prone community nationwide that it has one or more flood-prone areas. The reason for this mapping effort is to help communities better manage flood-prone areas, avoid future losses, and alert citizens of these communities to the hazard they face.

25. Q. How is a community initially notified that it has one or more flood-prone areas?

A. FEMA publishes a map called a "Flood Hazard Boundary Map" which shows the flood-prone areas within the community. These flood-prone areas are labeled on the map "special flood hazard areas." Along with the map, FEMA sends a letter explaining the Program, application forms for the Emergency Program (See No. 5), and Program information to community officials.

26. Q. What is a "special flood hazard area"?

A. An area subject to inundation from a designated level of flooding, also referred to as the "base flood." It appears as an "A" zone area on the initial Flood Hazard Boundary Map. Most often on the community's Flood Insurance Rate Map—the map the community receives after the Flood Insurance Study is completed—the "A" zone is refined into numbered zones (A1, A2, A3, etc.) that reflect the degree of flood risk for that area. The risk zones are used by insurance agents for the proper rating of new properties to be insured under the Regular Program. Also, a community enrolled in the Regular Program must use the flood elevations shown on the Rate Map as the minimum building levels for new construction.

27. Q. What is the "base flood" and how often is it expected to recur?

A. This is a term used to describe the level of flooding the program is geared to protect against.

While sometimes referred to as the "100-year flood", it is more appropriately the flood having a one percent chance of occurrence in any year.

Over a 30-year period—the life of most mortgages—there is about one chance in four (26 percent) that this level of flooding will occur in a given area.

28. Q. How soon after receiving the initial Flood Hazard Boundary Map should a community apply for the Emergency Program?

A. Immediately, to provide property owners with flood insurance. At the latest, however, a community should apply within one year of the effective date of the Flood Hazard Boundary Map.

PROGRAM REQUIREMENTS AND PROHIBITIONS

29. Q. What happens if an identified flood-prone community does not qualify for the Emergency Program within the recommended time frame?

A. By law, Federal agencies may not approve grant money, mortgage backing (FHA mortgage insurance, VA mortgage guarantees, etc.), direct loans, disaster relief in most circumstances, or any other taxpayer funds to support the purchase, construction, or improvement of property located in the community's identified flood-prone areas. This ban, which applies only in the community's flood-hazard areas, would remain in effect for as long as the community chooses not to participate in the Program. The law prohibits Federal benefits for buildings in flood-prone areas of communities that will not require reasonable construction practices to address known flood risks. To do otherwise would be a poor investment of taxpayers' money since floods inevitably will occur.

30. Q. When should a community already enrolled in the Emergency Program upgrade its local building standards to qualify for the Regular Program?

A. No later than the effective date of the Flood Insurance Rate Map—usually six months from the date FEMA gives a community final notice of base flood elevations. These flood elevations, as explained in No. 5, are derived from FEMA's on-site field survey for an area, published twice as proposed findings in a local newspaper, and shown on the Flood Insurance Rate Map. The community is kept informed of the study and its results through meetings with FEMA representatives, newspaper notices, and letters to local officials. (Before any of the Program's prohibitions become final, however, the community has an opportunity to appeal FEMA's determinations. See Nos. 39-45 for more details.)

31. Q. What happens if a community does not upgrade its flood plain management measures to qualify for the Regular Program by the recommended date?

A. The community will be suspended from the Program. This means that flood insurance can no longer be purchased in the community. Also, the lending restrictions referred to in No. 29, including the denial of disaster relief in most circumstances, would apply for as long as the community remained out of the Program.

32. Q. May a community qualify for the Emergency Program or become enrolled or reinstated in the Regular Program at a date later than the recommended one?

A. Yes. When this occurs, the forms of Federal financial assistance described in No. 29 will again become available.

33. Q. When is flood insurance required by law?

A. In order to get financing to buy, build, or improve property located in the FEMA-identified flood-prone areas ("A" zone or "V" zones areas) of a community where flood insurance is available, flood insurance must be purchased. The law applies to any mortgage loan, grant, or other funding that in any way is federally connected—either direct financing from a Federal agency (FHA, VA loans, EPA grants, etc.), or a conventional mortgage from a bank or savings and loan that is regulated or insured by the Federal government. In short, flood insurance is required if: (1) the community is in the flood insurance program, (2) a FEMA flood map is in effect for the community in question, (3) the improved real property which is a security for the loan, or the subject of a federally insured or guaranteed loan is located in a FEMA designated flood-prone area, and (4) the financing is through the Federal government or a federally-connected lender.

34. Q. Who decides whether individual properties require flood insurance?

A. When the loan, grant, etc. is directly from a Federal agency, the agency itself must make the decision. In the case of private institutions covered by the Act, the lender must decide. In certain cases, where a lending institution is making an FHA or VA loan, the duty should be shared by both the lending institution and Federal agency.

35. Q. Is flood insurance required when only a portion of a lot is in a FEMA-identified hazard area?

A. If no part of the building is in a "special flood hazard area" and only the land or a portion of it is in such an area, then flood insurance is not required. If any part of the building is in a flood hazard area, then flood insurance is required.

38. Q. Is flood insurance required outside of "A" or "V" zone areas?

A. Not by law. However, lenders, to protect their investments, may require the insurance outside of the required areas.

37. Q. How much flood insurance is required by law?

A. In an amount equal to the outstanding balance of a loan or the maximum required noted in the chart in answer No. 10, whichever is less.

38. Q. Must a lender notify a borrower that a property is in a "special flood hazard area" and, if so, when?

A. Yes. Not less than 10 days prior to the closing of the transaction, the lender must either (1) give written notice to the borrower or (2) obtain written assurance from the seller or landlord that the borrower has been notified of such hazards.

The lender must also notify prospective buyers whether, in the event of a flood disaster, Federal disaster relief would be available to the property. This requirement is of the utmost importance for home buyers who need to know whether they could be denied disaster relief on the property for a future flood. They would not be eligible for this relief if the property securing the loan is in the flood hazard area of a community that is not participating in the flood insurance program by the specified time. (See No. 28)

APPEALS

39. Q. Can a community challenge being identified by FEMA as flood-prone?

A. Yes. If, after receiving a Flood Hazard Boundary Map, the community believes that it is not flood-prone or has corrected the hazard, it has six months from the date of the map to challenge FEMA's designations. FEMA has accepted appeals at any time in order to produce the most accurate maps possible.

40. Q. Can a community challenge FEMA's Flood Hazard Boundary Map?

A. Yes. A community may agree with FEMA's determination that there are local flood problems, but dispute the extent of the hazard areas as shown on FEMA's map. In this case, the community may at any time submit data for review. FEMA will review the data and, if warranted, amend the community's map.

41. Q. Can a community challenge the flood levels FEMA derives from its on-site survey?

A. Yes. By law, the community and all property owners may appeal the flood levels FEMA proposes.

42. Q. How long is this appeal period open?

A. FEMA publishes notices of the elevations (as proposed findings) twice in a local newspaper. For 90 days following the second publication, the community and individuals can formally appeal the elevations before they become final. After appeals are resolved, elevations become final and are published on the community's Flood Insurance Rate Map. This map becomes effective usually six months after the community is notified that the appeals have been resolved. Informal appeals are reviewed by FEMA at any time in order to publish the most accurate maps possible.

43. Q. Is there an opportunity for community input to the detailed study?

A. Yes. Before the study is initiated, a FEMA representative considers all existing information for use in the study. At the discretion of local officials, public meetings may be conducted at which interested parties may present relevant facts to help assure accurate study results. FEMA also holds meetings with each community's officials to discuss technical procedures prior to the map's publication and appeal procedure.

44. Q. Can FEMA's flood maps be changed even after they have been published?

A. Yes. FEMA will review technical data at any time and revise its Flood Hazard Boundary Maps or Flood Insurance Rate Maps whenever changes are warranted.

45. Q. Can a property owner appeal being included in a designated flood prone area (i.e., an "A" or "V" zone area where flood insurance is required)?

A. Yes. Some property may be physically located in the flood plain or on or near a flood plain boundary but, because of the lot's elevation, it may be protected from the base flood. In either case, the property owner may submit evidence to FEMA for review. If the data show that the property is safe from the base flood, FEMA will send a letter to the individual stating that the structure is not exposed to risk from the base flood and that flood insurance is no longer required. (See No. 33). For more information write FEMA (see the end of the pamphlet for addresses) or call toll-free 800-424-8872.

FLOOD PLAIN MANAGEMENT

46. Q. What must a community do to assure continued availability of flood insurance locally?

A. The community must adopt and enforce flood plain management measures aimed at reducing future flood losses. These measures must comply at a minimum with the standards of the Program.

47. Q. What is meant by "flood plain management"?

A. "Flood plain management" means the operation of an overall community program of corrective and preventive measures for reducing flood damage, including (but not limited to) emergency preparedness plans and other measures aimed at the present and future use of the flood plain. Flood plain management includes specific local codes and ordinances which provide standards for the location and design of new development within flood-prone areas. These measures may be adopted in any manner that is legally enforceable for a particular community. Typically, they take the form of zoning, subdivision or building requirements, or a special purpose flood plain ordinance.

48. Q. What are the minimum flood plain management standards necessary for a community to qualify for the Emergency Program?

A. A community must: (1) require development permits for all proposed construction or other development in the community, and (2) review the permit to assure that sites are reasonably free from flooding.

For its flood-prone areas, the community must also require: (1) proper anchoring of structures, (2) the use of construction materials and methods that will minimize flood damage, (3) adequate drainage for new subdivisions, and (4) the location and design of new or replacement utility systems to prevent flood loss.

49. Q. Will additional measures ever be required?

A. To enter the Regular Program, the community must require that all new construction and substantial improvements to existing structures in FEMA-identified flood-prone areas be elevated or floodproofed to the level of the base flood. (See No. 27 for a definition of the "base flood.") Additional standards are required within any designated floodway or coastal high hazard area.

50. Q. Who establishes and who administers the Program's flood plain management measures?

A. FIA has established the minimum standards required for participation in the Program, but it is the responsibility of local communities to adopt and administer these or stronger standards. A community is encouraged to adopt more comprehensive standards that exceed minimum requirements, and many do.

51. Q. Do the required flood plain management regulations apply retroactively to existing structures in the flood plains?

A. No.

52. Q. Would the Program's flood plain management regulations ever affect existing structures in the identified flood hazard areas?

A. Only if a structure is "substantially improved."

53. Q. What is substantial improvement?

A. It is any repair, reconstruction or addition to a structure, the cost of which equals or exceeds 50 percent of the market value of the structure either before the improvement is started or the damage has occurred. It does not, however, include such actions taken to comply with existing state or local codes and ordinances or alterations to a structure listed on the National Register of Historic Places or a State Inventory of Historic Places.

54. Q. Do the Program's flood plain management regulations apply to new construction outside of the identified areas of special flood hazard?

A. No.

55. Q. Can a community be selective in the administration of its food plain management measures?

A. No. A community must uniformly administer, at the minimum, the criteria established by FIA for regulating all new construction and substantial improvements in all of the identified areas of special flood hazard ("A" and "V" zone areas).

56. Q. Why must flood plain management be a community effort? Why can't it be left to individuals?

A. Without community oversight of building activities in the flood plains, the best efforts of some to reduce flood losses could be undermined or nullified by the careless building of others.

57. Q. What are the advantages of flood plain management measures?

A. These regulations can save lives and reduce property losses. When a community makes proper use of its flood plains, the amount of potential damage from future flooding will be reduced while the overall value of the community will be enhanced.

58. Q. Why have flood plain management requirements been included in an insurance program?

A. The mounting loss of life (which has totalled over 10,000 people in this country since 1900) and property damage (which currently totals over $1 billion a year) will be substantially reduced by local community commitment to the Program's goals. It is estimated that, by the year 2000, ad-

herence to sound flood plain management and the purchase of flood insurance by owners of flood-prone property will reduce economic loss from flooding by $1.7 billion a year.

59. Q. Where can more information about the program be obtained?

A. From the appropriate FEMA Regional Office (see attached list) or from FIA in Washington, D.C. Call FEMA toll-free at (800-424-8872) for all program matters such as community eligibility. FEMA's Insurance Servicing Agent should be contacted at 800-638-6620 for insurance-related questions.

FEDERAL EMERGENCY MANAGEMENT AGENCY
INSURANCE AND MITIGATION DIVISION
REGIONAL OFFICES

REGION I
J. W. McCormack Post Office
and Courthouse Building
Room 462
Boston, Massachusetts 02109
Commercial no. (617) 223-2616
FTS—223-2616
(For Connecticut, Maine,
Massachusetts, New Hampshire,
Rhode Island & Vermont)

REGION II
90 Church Street, Room 801-B
New York, New York 10007
Commercial no. (212) 264-4756
FTS—264-4734, 264-4735
(For New Jersey, New York,
Puerto Rico, & Virgin Islands)

REGION III
Curtis Building
Sixth and Walnut Streets
Philadelphia, Pennsylvania 19106
Commercial no. (215) 597-9581
FTS—597-9581
(For Delaware, District of Columbia,
Maryland, Pennsylvania, Virginia &
West Virginia)

REGION IV
1375 Peachtree Street, N.E., Suite 778
Atlanta, Georgia 30309
Commercial no. (404) 881-2391
FTS—257-2391
(For Alabama, Florida, Georgia,
Kentucky, Mississippi, North
Carolina, South Carolina &
Tennessee)

REGION V
1 North Dearborn Street
Chicago, Illinois 60602
Commercial no. (312) 353-0757
FTS—353-0757
(For Illinois, Indiana, Michigan,
Minnesota, Ohio & Wisconsin)

REGION VI
Federal Center
Denton, Texas 76201
Commercial no. (817) 387-5811
FTS—749-9271
(For Arkansas, Louisiana
New Mexico, Oklahoma & Texas)

REGION VII
Federal Office Building
911 Walnut Street
Kansas City, Missouri 64106
Commercial no. (816) 374-2161
FTS—758-2161
(For Iowa, Kansas, Missouri
& Nebraska)

REGION VIII
Building 710
Denver Federal Center
Denver, Colorado 80225
Commercial no. (303) 234-6582
FTS—234-6582
(For Colorado, Montana,
North Dakota, South Dakota,
Utah & Wyoming)

REGION IX
450 Golden Gate Avenue
Post Office Box 36003
San Francisco, California 94102
Commercial no. (415) 556-3543
FTS—556-3543
(For Arizona, California,
Hawaii & Nevada)

REGION X
Federal Regional Center
130 228th Street, S.W.
Bothell, Washington 98011
Commercial no. (206) 486-0721
FTS—396-0721
(For Alaska, Idaho, Oregon &
Washington)

STATE COORDINATING

STATE	AGENCY & ADDRESS
ALABAMA	Alabama Development Office State Planning Division State Capitol Building Montgomery, Alabama 36130
ALASKA	Department of Community and Regional Affairs Division of Community and Regional Planning 225 Cordova, Building B Anchorage, Alaska 99501
ARIZONA	Arizona Water Commission 222 North Central Suite 850 Phoenix, Arizona 85004
ARKANSAS	State Dept. of Commerce Division of Soil & Water Resources 1818 W. Capitol Building A Little Rock, Arkansas 72202
CALIFORNIA	State of California Department of Water Resources P.O. Box 388 Sacramento, California 95802

AGENCIES FOR FLOOD INSURANCE

RESPONSIBLE OFFICIAL	CONTACT PERSON	TELEPHONE NUMBER
Bob A. Davis Director	Richard L. Dowdy	205-832-6400
Larry Kimball Director	Edward Busch	907-279-8636
William Mathews Chief	Abram H. Apollo	602-255-1566
John Saxton Director	John Saxton	501-371-1611
Ronald B. Robie Director	Jack Pardee	916-445-7746

STATE	AGENCY & ADDRESS
COLORADO	Colorado Water Conservation Board, Room 823 State Centennial Building 1313 Sherman Street Denver, Colorado 80202
CONNECTICUT	Department of Environmental Protection Water Resources Unit Room 215, State Office Bldg. Hartford, Connecticut 06115
DELAWARE	Office of Management, Budget and Planning Townsend Building, 3rd Floor Dover, Delaware 19901
FLORIDA	Department of Community Affairs 2571 Executive Center Circle East Howard Building Tallahassee, Florida 32301
GEORGIA	Department of Natural Resources Environmental Protection Division Resource Planning Section Room 702 19 Martin Luther King Drive, S.W. Atlanta, Georgia 30334

STATE	AGENCY & ADDRESS
HAWAII	Board of Land and Natural Resources Department of Land and Natural Resources P.O. Box 621 Honolulu, Hawaii 96809
IDAHO	Department of Water Resources State House Boise, Idaho 83720
ILLINOIS	Illinois Department of Transportation Division of Water Resources 300 North State Street Room 1010 Chicago, Illinois 60610
INDIANA	Department of Natural Resources Division of Water 608 State Office Building Indianapolis, Indiana 46204
IOWA	Iowa Natural Resources Council Wallace State Office Building Des Moines, Iowa 50319
KANSAS	Kansas Dept. of Agriculture Division of Water Resources 1720 South Topeka Avenue Topeka, Kansas 66612

RESPONSIBLE OFFICIAL	CONTACT PERSON	TELEPHONE NUMBER
Felix L. Sparks Director	Eugene Jencsock	303-839-3441
Benjamin Warner Director	Paul Biscutti	203-566-7245
Nathan Haywood Director	Steve Corazza	302-678-4271
Joan M. Heggen Secretary	Jim Sayes	904-488-7956
Joseph Tanner Commissioner	Mary Lynn Miller	404-656-3214
William Y. Thompson Chairman	Albert Ching	808-548-7642
Steve Allred Director	Bill Gossett	208-334-4440
Frank Kudrna Director	French Wetmore	312-793-3864
Joseph D. Cloud Director	Gordon Lance	317-633-5267
James R. Webb Director	Jack Riessen	515-281-5029
Guy E. Gibson Chief Engineer	J. William Funk	913-757-3717

STATE	AGENCY & ADDRESS
KENTUCKY	Kentucky Department of Natural Resources Division of Water Resources Old Wilkinson School Street Buildin Frankfort, Kentucky 40601
LOUISIANA	Department of Urban and Community Affairs 5790 Florida Boulevard Baton Rouge, Louisiana 70806
MAINE	Bureau of Civil Emergency Preparedness State House Augusta, Maine 04330
MARYLAND	Water Resources Administration Flood Control Section Tawes Office Building Department of Natural Resources Annapolis, Maryland 21401
MASSACHUSETTS	Water Resources Commission Division of Water Resources State Office Building 100 Cambridge Street Boston, Massachusetts 02202
MICHIGAN	Michigan Dept. of Natural Resource Water Management Division P. O. Box 30028 Lansing, Michigan 48909
MINNESOTA	Department of Natural Resources Division of Water Third Floor Space Center Building 444 Lafayette Road St. Paul, Minnesota 55101
MISSISSIPPI	Mississippi Research and Development Center P. O. Drawer 2470 Jackson, Mississippi 39205
MISSOURI	Disaster Planning and Operations Office P. O. Box 116 Jefferson City, Missouri 65102
MONTANA	Montana Department of Natural Resources & Conservation Water Resources Division 32 South Ewing Street Helena, Montana 59601
NEBRASKA	Nebraska Natural Resources Commission 301 Centennial Mall South P. O. Box 94876 Lincoln, Nebraska 68509

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NEW HAMPSHIRE	Office of State Planning Division of Community Planning State of New Hampshire 2½ Beacon Street Concord, New Hampshire 03301
NEW JERSEY	Department of Environmental Protection Bureau of Flood Plain Management Division of Water Resources P. O. Box CN029 Trenton, New Jersey 08625
NEW MEXICO	State Engineer's Office Bataan Memorial Building Santa Fe, New Mexico 87501
NEW YORK	New York State Department of Environmental Conservation Water Management 50 Wolf Road—Room 618 Albany, New York 12233

N. CAROLINA	Department of Natural & Economic Resources Division of Community Assistance P. O. Box 27687 Raleigh, North Carolina 27611
N. DAKOTA	State Water Commission State Office Building 900 E. Boulevard Bismark, North Dakota 58501
OHIO	Ohio Department of Natural Resources Flood Plain Management Unit Ohio Dept. Building Fountain Square—Building E Columbus, Ohio 43224
OKLAHOMA	Oklahoma Water Resources Board Northeast 10th & Stonewall 12th Floor Oklahoma City, Oklahoma 73105
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RHODE ISLAND	R.I. Statewide Planning Program 265 Melrose Street Providence, Rhode Island 02907
S. CAROLINA	South Carolina Water Resources Commission P. O. Box 4515 3830 Forest Drive Columbia, South Carolina 29240
S. DAKOTA	State Planning Bureau State Capitol Pierre, South Dakota 57501
TENNESSEE	Tennessee State Planning Office 660 Capitol Hill Building Nashville, Tennessee 37219
TEXAS	Texas Department of Water Resources Flood Protection & Disaster Assistance 1700 North Congress Avenue Austin, Texas 78701

UTAH	Department of Natural Resources Division of Water Resources 231 East 4th South Salt Lake City, Utah 84114
VERMONT	Agency of Environmental Conservation Division of Water Quality State Office Building Montpelier, Vermont 05602
VIRGINIA	State Water Control Board P. O. Box 11143 Richmond, Virginia 23220
WASHINGTON	Department of Ecology Olympia, Washington 98504
W. VIRGINIA	Disaster Recovery Office 1591 Washington Street, East Charleston, West Virginia 25305
WISCONSIN	Department of Natural Resources Flood Plain-Shoreline Management Section P. O. Box 7921 Madison, Wisconsin 53707
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